-- PATENT --

Inventor(s):

Kenneth William Austin et al.

Docket No.:

60655.4000

Serial No.:

Group Art Unit:

Filing Date:

Examiner:

Title:

DETERMINATION OF RISK

Confirmation

FACTORS FOR USE IN A CARD

No.:

REPLACEMENT PROCESS

#### **DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

#### DETERMINATION OF RISK FACTORS FOR USE IN

#### A CARD REPLACEMENT PROCESS

the specification of which is attached	l hereto or	was	filed on		as	
Application Serial No	and	was	amended	on		(if
applicable).						

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Prior Foreign Application(s)			Priority Not Claimed
	Country	Filing Data	[]
Number	Country	Filing Date	
I hereby claim the application(s) listed		.S.C. §119(e) of any	United States provisional
Application Number	er Filing Da	te	
§365(c) of any PCT and, insofar as the disclosed in the proparagraph of 35 U. Patent and Tradem as defined in 37 C	International applicate subject matter of rior United States a S.C. §112, I acknow ark Office all informates.F.R. §1.56 which b	ation designating the leach of the claims application in the manuledge the duty to discation known to me to be	d States application(s), or Jnited States, listed below of this application is not iner provided by the first close to the United States be material to patentability ween the filing date of the te of this application:
Application Number	er Filing Da	te Status (Pa	tent, Pending, Abandoned)
all statements mad these statements we like so made are p Title 18 of the Unite	e on information and vere made with the ounishable by fine or	d belief are believed to knowledge that willful r imprisonment, or bot that such willful false s	nowledge are true and that to be true; and further that false statements and the th, under Section 1001 of tatements may jeopardize
Declaration is exect the Snell & Wilmer	cuted, I hereby author	orize and request any lo. 20322, to insert at	s not available when this attorney associated with bove the filing date and/or
Full name of sole or	r first joint inventor:	Kenneth Willilam Austi	n
Inventor's signature	: Show the Mid	lan Austr	Date: <u>- δ/ჰ/                                  </u>
Residence Address	: 207 Pine Rid	lge Drive	
City/State: Hagh	Point		Zip Code: <u>と フ 2 6 こ</u>
Mailing Address: _ /	Kenny. W. Aush	்	
Citizenship: <u>United</u>	States of America		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: <u>Beth Gallagher</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: Jeffrey William Gass	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of seventh joint inventor: Tod J. Johnston	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		

-- PATENT --

Inventor(s): Kenneth William Austin et al. Docket No.: 60655.4000

Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK Confirmation FACTORS FOR USE IN A CARD No.:

FACTORS FOR USE IN A CARD REPLACEMENT PROCESS

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#### DETERMINATION OF RISK FACTORS FOR USE IN

#### A CARD REPLACEMENT PROCESS

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		and was amended on	applinn" .	(ii
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Application Numb	er Filing Da	te	
§365(c) of any PC and, insofar as the disclosed in the paragraph of 35 U Patent and Traden as defined in 37 C	T International applicate subject matter of orior United States and States all informations. St. St. St. St. St. St. St. St. St. St	S.C. §120 of any United ation designating the United each of the claims of application in the manner will be the duty to disclosion known to me to be became available between International filing date	ited States, listed below this application is not er provided by the first se to the United States material to patentability en the filing date of the
Application Numb	er Filing Da	te Status (Pater	nt, Pending, Abandoned)
all statements mad these statements value so made are partial to the Unit the validity of the allocation is executed the Snell & Wilmer	de on information and were made with the cunishable by fine of ed States Code and pplication or any pate he Application Numb cuted, I hereby auth	de herein of my own known de belief are believed to be knowledge that willful far imprisonment, or both, that such willful false statement issued thereon medical correct and/or filing date is orize and request any also 20322, to insert above on when known.	be true; and further that alse statements and the under Section 1001 of tements may jeopardize not available where his ttorney associated. With
Full name of sole o	r first joint inventor:	Kenneth Willilam Austin	
Inventor's signature	e:		_Date:
Residence Address	3:		
City/State:			_Zip Code:
Mailing Address:			
Citizenship: <u>United</u>	States of America		

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Full name of second joint inventor: Thomas G. Callaghan
Inventor's signature: Date: 5/3//2009
Residence Address: 4300 OAK Hollow DR.
City/State: High PT. NC Zip Code: 27265  Mailing Address: 4300 OAK Hollow DR. High PT. N.C. 2726.
Mailing Address: 4300 OAK Hollow DR. High PT. N.C. 2726.
Citizenship: United States of America
Full name of third joint inventor: Ravinder Dhamija
Inventor's signature:Date:
Residence Address:
City/State:Zip Code:
Mailing Address:
Citizenship: Republic of India
Full name of fourth joint inventor: Deborah L. Dierker
inventor's signature:
Residence Address: "thorize and request any "
City/State:Zip Code:
Mailing Address:
Citizenship: United States of America

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	Full name of fifth joint inventor: <u>Beth Gallagher</u>	
	Inventor's signature:	Date:
	Residence Address:	
	City/State:	Zip Code:
	Mailing Address:	
	Oldings a bigs. The itea of Otata and Associate	<del></del>
	Full name of sixth joint inventor: <u>Jeffrey William G</u>	ass
	Inventor's signature:	Date:
	Residence Address:	
	City/State:	
	Mailing Address:	
	Citizenship: United States of America	
THE TAX	Full name of seventh joint inventor: Tod J. Johnste late:  Inventor's signature:	omagisarieri roodosi .
Mag (A) S recues (S)	Inventor's signature	Most and John Date: Invent
	Residence Address:	
	City/State:	Zip Code:
	Mailing Address:	· · · · · · · · · · · · · · · · · · ·
	Citizenship: United States of America	

	Full name of eighth joint inventor: Marcel Leyva	
	Inventor's signature:	_Date:
	Residence Address:	
	City/State:	_Zip Code:
	Mailing Address:	
	Citizenship: United States of America	
	Full name of ninth joint inventor: Sedettra Nicole Rankin	
	Inventor's signature:	_Date:
	Residence Address:	
	City/State:	_Zip Code:
	Mailing Address:	
	Citizenship: United States of America	
SELECT OF A	Full name of tenth joint inventor: <u>Guruprasad M. Shenoy स्वित्रक</u>	Full na
arwin b	alnventor's signature:	Date: Daleventocs
	Residence Address:	
	City/State:	_Zip Code:
	Mailing Address:	
	Citizenship: Republic of India	*******

Full name of eleventh joint inventor: Mzilikazi Whitfield	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	

inter a Date: Interements "

-- PATENT --

Inventor(s): Kenneth William Austin et al. Docket No.: 60655.4000

Serial No.: / Group Art Unit:

Filing Date: ( SEP 0 3 2004 %) Examiner:

Title: DETERMINATION OF RISK Confirmation FACTORS FOR USE IN A CARD No.:

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VIETZKL\DEN\59525.2

Prior Foreign Application(s)		Priority Not Claimed
	Country	[]
Number	Country	Filing Date
I hereby claim the bapplication(s) listed bapplication		J.S.C. §119(e) of any United States provisional
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§365(c) of any PCT I and, insofar as the disclosed in the price paragraph of 35 U.S Patent and Tradema as defined in 37 C.F	nternational applic subject matter of or United States a .C. §112, I acknow rk Office all informa F.R. §1.56 which b	S.C. §120 of any United States application(s), or ation designating the United States, listed below each of the claims of this application is not application in the manner provided by the first vieldge the duty to disclose to the United States ation known to me to be material to patentability became available between the filing date of the T international filing date of this application:
Application Number	Filing Da	te Status (Patent, Pending, Abandoned)
all statements made these statements we like so made are pu	on information and fre made with the nishable by fine o States Code and	de herein of my own knowledge are true and that d belief are believed to be true; and further that knowledge that willful false statements and the r imprisonment, or both, under Section 1001 of that such willful false statements may jeopardize ent issued thereon.
Declaration is execu-	ted, I hereby auth L.P., Customer N	per and/or filing date is not available when this orize and request any attorney associated with No. 20322, to insert above the filing date and/or on when known.
Full name of sole or f	irst joint inventor:	Kenneth Willilam Austin
Inventor's signature:_		Date:
Residence Address:		
City/State:		Zip Code:
Mailing Address:		
Citizenship: <u>United S</u>	states of America	
VIETZKL\DEN\59525.2		-2-

Full name of second joint inventor: Thomas G. Callaghan	·
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature: BPLany 2	Date: May 31, 2004
Residence Address: 320 / 23 , D.L.F. Colony	
City/State: Rohtak / Haryana , INDIA	Zip Code: 124001
Mailing Address: 20410 N 19 <sup>th</sup> Avenue Suite # 100 Phoeni	ix AZ-85027 , USA
Citizenship: Republic of India	<del></del>
Full name of fourth joint inventor: Deborah L. Dierker	· ·
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	·
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher	
Inventor's signature:	Date:
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Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	····
Inventor's signature:	Date:
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Full name of seventh joint inventor: Tod J. Johnston	
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Citizenship: United States of America	

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: <u>Sedettra Nicole Rankin</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: <u>Guruprasad M. Shenoy</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfiel	d
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	



-- PATENT --

Inventor(s):

Kenneth Willilam Austin et al.

Docket No.:

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DETERMINATION OF RISK FACTORS FOR USE IN A CARD

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Application Number	er Filing Da	te Status (Patent	, Pending, Abandoned)
all statements mad these statements v like so made are p Title 18 of the Unite	e on information an vere made with the ounishable by fine o	de herein of my own know d belief are believed to b knowledge that willful fal r imprisonment, or both, that such willful false statent issued thereon.	e true; and further that se statements and the under Section 1001 of
Declaration is executive Snell & Wilmer	uted, I hereby auth	ber and/or filing date is r orize and request any at No. 20322, to insert abov on when known.	torney associated with
Full name of sole or	r first joint inventor:	Kenneth Willilam Austin	·
Inventor's signature	:		_Date:
Residence Address	:		
City/State:			_Zip Code:
Mailing Address:			
Citizenship: United	States of America		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: Deborah L. Dierker	
Inventor's signature:	Date: <u> </u>
Residence Address: 14834 N. 42. 5.	
City/State: Phoenix A2	Zip Code: <u>85-32-812</u> <
Mailing Address: Sane as above	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
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Full name of eleventh joint inventor: Mzilikazi Whitfield		
Inventor's signature:	Date:	
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Mailing Address:		
Citizenship: United States of America		

- PATENT

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Group Art Unit:

Examiner: Filing Date:

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filed on	and was amended
was	was
eto or	and
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Docket No. 60655.4000

Claimed
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Priority

Prior Foreign Application(s)

Number

i hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional  $\Box$ Filing Date Country

application(s) listed below:

riber Filing Date e benefit under 35 U.S.C. CT International application the subject matter of ea prior United States appli U.S.C. § 112, I acknowled emark Office all information C.F.R. § 1.56 which beea and the national or PCT int	1	I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the dairns of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of the
rber le benefit unde CT Internation the subject n prior United U.S.C. §112, emark Office a emark Office a cond the nation	iling Date	ar 35 U.S.C. al application ratter of pea Catters application I acknowled III information which becaul or PCT introduced all or PCT introduced and or PCT introduced and a second a seco
	Application Number	the benefit under Internation the subject in prior United U.S.C. §112, emark Office a r C.F.R. §1.56 and the nation

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

enneth William Austin	Date:		Zip Code:		
'ull name of sole or first joint inventor: Kenneth Willilam Austin	nventor's signature:	Residence Address;	Sity/State:	Aailing Address:	Sitizenship: United States of America

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Full name of second joint inventor: Thomas G. Callaghan		:
Inventor's signature:	Date:	rull name
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Adsiderica Addidas.		Residence
City/State:	Zip Code:	City/State
Mailing Address:		A
Citizenship: United States of America		Malling Ad
		Citizenshi
Full name of third joint inventor. Ravinder Dhamija		:
Inventor's signature:	Date:	Full name
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Residence Audi east		Residenc
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Full name of fourth joint inventor: Deborah L. Dierker		
Inventor's signature:	Date:	rull name
Residence Address:		Inventor's
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Zip Code: STU Date: 8-23-04 Zip Code: Zip Code: of sixth joint inventor: Jeffrey William Gass e of seventh joint inventor: Tod J. Johnston of fifth joint inventor: Beth Gallagher of son ip: United States of America nip: United States of America ip: United States of America B Address: 7 signature: signature:\_ signature:\_ e Address: 29 Address. ddress:\_\_\_ ddress:

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\_Zip Code:\_\_

Date

Full name of eleventh joint inventor; Mzilikazi Whitfield

Full name of eighth joint inventor: Marcel Leyva	Full name of eleventh joint inventor: INIZ
Inventor's signature:	Inventor's signature:
Residence Address:	Residence Address:
City/State:Zip Code:	City/State:
Mailing Address:	Mailing Address:
Citizenship: United States of America	Citizenship: United States of America
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	
Residence Address.	
City/State:Zip Code:	
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Gunprasad M. Shenov	
Inventor's signature:	
Residence Address:	
City/State:Zip Code:	
Mailing Address:	
Citizenship: Republic of India	

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VIETZKLVDEN/59525.2

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-- PATENT --

Inventor(s): Kenneth Willilam Austin et al. Docket No.: 60655.4000

Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK

FACTORS FOR USE IN A CARD

**REPLACEMENT PROCESS** 

Confirmation

No.:

#### **DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

#### <u>DETERMINATION OF RISK FACTORS FOR USE IN</u>

#### A CARD REPLACEMENT PROCESS

the specification of which is attached	hereto or wa	s file	d on		as	
Application Serial No.	and wa	s ar	mended	on		(if
applicable).						

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I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)	,		Priority Not Claimed
Number	Country	Filing Date	[ ]
Humber	Country	Timing Date	
I hereby claim the beapplication(s) listed be		J.S.C. §119(e) of any Ur	nited States provisional
Application Number	Filing Da	ite	
§365(c) of any PCT II and, insofar as the disclosed in the prio paragraph of 35 U.S. Patent and Trademar as defined in 37 C.F	nternational applic subject matter of r United States a C. §112, I acknow k Office all inform .R. §1.56 which b	S.C. §120 of any United Station designating the Uniferson of the claims of application in the manner wledge the duty to discloss ation known to me to be became available between Tinternational filing date of	ted States, listed below this application is not r provided by the first se to the United States material to patentability in the filing date of the
Application Number	Filing Da	status (Paten	t, Pending, Abandoned)
all statements made these statements we like so made are pur	on information and re made with the hishable by fine o States Code and	de herein of my own know d belief are believed to be knowledge that willful fal r imprisonment, or both, that such willful false stat ent issued thereon.	e true; and further that lse statements and the under Section 1001 of
Declaration is execut	ed, I hereby auth L.P., Customer N	ber and/or filing date is r orize and request any a No. 20322, to insert abov on when known.	ttorney associated with
Full name of sole or fi	rst joint inventor:	Kenneth Willilam Austin	
Inventor's signature:_			_Date:
Residence Address:			
City/State:	_		_Zip Code:
Mailing Address:		,	
Citizenship: United S	tates of America		

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	<del></del>
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of Índia	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	<del>.</del>
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	W. 45
Mailing Address:		
Citizenship: United States of America		
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>		,
Inventor's signature:	Date: <u>6-3</u>	-04
Residence Address: 15460 N. 30 <sup>th</sup> Ave.	· · ·	
City/State: Phoenix, Arizona	Zip Code:	85053
Mailing Address: 15460 N. 30 <sup>th</sup> Ave, Phoenix, AZ 85053		
Citizenship: United States of America		
Full name of seventh joint inventor: Tod J. Johnston		
Inventor's signature:	Date:	
Residence Address:	,	
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: <u>Mzilik</u>	azi Whitfield		
Inventor's signature:	\	Date:	
Residence Address:			
City/State:		Zip Code:	
Mailing Address:			
Citizenship: United States of America			



-- PATENT --

Inventor(s):

Kenneth Willilam Austin et al.

Docket No.:

60655.4000

Serial No.:

**Group Art Unit:** 

Filing Date:

Examiner:

Title:

**DETERMINATION OF RISK** 

Confirmation

FACTORS FOR USE IN A CARD

No.:

REPLACEMENT PROCESS

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#### **DETERMINATION OF RISK FACTORS FOR USE IN**

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Application Serial No	and	was	amended	on		(if
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Prior Foreign Application(s)			Priority Not Claimed
Number	Country	Filing Date	[ ]
	benefit under 35 t	U.S.C. §119(e) of any Ur	nited States provisional
Application Number	r Filing Da	ate	
§365(c) of any PCT and, insofar as the disclosed in the pr paragraph of 35 U.S Patent and Tradema as defined in 37 C.	International applice subject matter of ior United States S.C. §112, I acknowark Office all inform F.R. §1.56 which	S.C. §120 of any United Scation designating the Unifersion designating the Unifersion of the claims of application in the manner whedge the duty to disclost ation known to me to be became available between Tinternational filing date of	ted States, listed below this application is not or provided by the first se to the United States material to patentability on the filing date of the
Application Numbe	r Filing Da	ate Status (Paten	t, Pending, Abandoned)
all statements made these statements w like so made are pr	e on information an ere made with the unishable by fine o d States Code and	de herein of my own know ad belief are believed to b knowledge that willful fal or imprisonment, or both, that such willful false stat ent issued thereon.	e true; and further that se statements and the under Section 1001 of
Declaration is execu	uted, I hereby auth L.L.P., Customer I	ber and/or filing date is r norize and request any at No. 20322, to insert abov on when known.	torney associated with
Full name of sole or	first joint inventor:	Kenneth Willilam Austin	
Inventor's signature:			_Date:
Residence Address:			
City/State:			_Zip Code:
Mailing Address:			
Citizenship: <u>United</u>	States of America		

VIETZKL\DEN\59525.2

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	<del></del>
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	<del></del>
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of seventh joint inventor: <u>Tod J. Johnston</u>	
Inventor's signature: Tat ). Dormo	Date: 5.21.4
Residence Address: 13242 N. 11th A-e	
City/State: Phony AZ	Zip Code: 85029
Mailing Address: Seme	
Citizenship: United States of America	

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: <u>Mzilikazi Whitfield</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	



-- PATENT --

Inventor(s): Kenneth Willilam Austin et al. Docket No.: 60655.4000

Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK
FACTORS FOR USE IN A CARD

FACTORS FOR USE IN A CARD

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# **DETERMINATION OF RISK FACTORS FOR USE IN**

# A CARD REPLACEMENT PROCESS

the specification of which is attached he	reto or	was	filed on		as	
Application Serial No	_ and	was	amended	on		(if
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Prior Foreign Application(s)			Priority Not Claimed
Number	Country	Filing Date	[ ]
I hereby claim the b application(s) listed b	enefit under 35 t elow:	U.S.C. §119(e) of any Ui	nited States provisional
Application Number	Filing Da	ate	
§365(c) of any PCT II and, insofar as the disclosed in the prio paragraph of 35 U.S. Patent and Trademar as defined in 37 C.F	nternational applic subject matter o r United States o C. §112, I acknow k Office all inform .R. §1.56 which I	S.C. §120 of any United scation designating the United Section designating the United Section of the claims of application in the manner whedge the duty to disclostation known to me to be became available between the section of the	ited States, listed below this application is not er provided by the first se to the United States material to patentability en the filing date of the
Application Number	Filing Da	Status (Pater	t, Pending, Abandoned)
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Declaration is execut	ed, I hereby auth L.P., Customer <b>I</b>	ber and/or filing date is r norize and request any a No. 20322, to insert abov on when known.	ttorney associated with
Full name of sole or fi	rst joint inventor:	Kenneth Willilam Austin	
Inventor's signature:_			_Date:
Residence Address:			
City/State:			_Zip Code:
Mailing Address:			
Citizenship: <u>United St</u>	ates of America		

VIETZKL\DEN\59525.2

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: Deborah L. Dierker	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:	<del></del>	
Citizenship: United States of America		
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>		
Inventor's signature:	Date:	-
Residence Address:		
City/State:		
Mailing Address:		
Citizenship: United States of America		
Full name of seventh joint inventor: Tod J. Johnston		
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date: <i>5   24   01</i>
Residence Address: 1916 E. TOWTO DR	
City/State: CHANDLER, ARR.	Zip Code:_ <i>85249</i>
Mailing Address: Same	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	



-- PATENT --

Inventor(s): Kenneth Willilam Austin et al. Docket No.: 60655.4000

Serial No.: Group Art Unit:

Filing Date: Examiner:

Title: DETERMINATION OF RISK

FACTORS FOR USE IN A CARD

REPLACEMENT PROCESS

Confirmation

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Prior Foreign			Priority Not Claimed
Application(s)			. []
Number	Country	Filing Date	
I hereby claim the application(s) listed		J.S.C. §119(e) of any U	Inited States provisional
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Application Number	er Filing Da	ate Status (Pate	ent, Pending, Abandoned)
all statements made these statements w like so made are p	e on information an vere made with the unishable by fine o d States Code and	d belief are believed to knowledge that willful for imprisonment, or both that such willful false sta	wledge are true and that be true; and further that alse statements and the , under Section 1001 of atements may jeopardize
Declaration is exec	uted, I hereby auth L.L.P., Customer I	norize and request any a No. 20322, to insert abo	not available when this attorney associated with ove the filing date and/or
Full name of sole or	first joint inventor:	Kenneth Willilam Austin	
Inventor's signature	:		Date:
Residence Address	•	<del>,</del>	
City/State:		-	Zip Code:
Mailing Address:			
Citizenship: United	States of America	<u> </u>	

Full name of second joint inventor: Thomas G. Callaghan	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of third joint inventor: Ravinder Dhamija	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	·
Citizenship: Republic of India	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	
Mailing Address:	·
Citizenship: United States of America	

Full name of fifth joint inventor: Beth Gallagher		_
Inventor's signature:	Date:	
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		_
Full name of sixth joint inventor: Jeffrey William Gass		
Inventor's signature:	Date:	
Residence Address:		
City/State:		
Mailing Address:		
Citizenship: United States of America		
Full name of seventh joint inventor: Tod J. Johnston		
Inventor's signature:	Date:	_
Residence Address:		
City/State:	Zip Code:	
Mailing Address:		
Citizenship: United States of America		

Full name of eighth joint inventor: Marcel Leyva	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature: Sedetti Ruise Kankin	Date: <i>05-26-</i> 04
Residence Address: 3586 Farmington Drive Unit D	
City/State: Greensboro NC	Zip Code:27407
Mailing Address: PO Box 14456, Greensboro, NC 27415-4456_	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:
Residence Address:	· · · · · · · · · · · · · · · · · · ·
City/State:	Zip Code:
Mailing Address:	
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield	d
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
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Citizenship: United States of America	



-- PATENT --

Inventor(s):

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Docket No.:

60655.4000

Serial No.:

**Group Art Unit:** 

Filing Date:

Examiner:

Title:

DETERMINATION OF RISK FACTORS FOR USE IN A CARD Confirmation

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Application Numb	er Filing Da	te Status (Pater	nt, Pending, Abandoned)
all statements mad these statements we like so made are p Title 18 of the Unite	le on information and were made with the ounishable by fine or	d belief are believed to l knowledge that willful fa r imprisonment, or both, that such willful false sta	wledge are true and that be true; and further that alse statements and the under Section 1001 of tements may jeopardize
Declaration is executive Snell & Wilmer	cuted, I hereby author	orize and request any a lo. 20322, to insert abo	not available when this attorney associated with ve the filing date and/or
Full name of sole o	r first joint inventor: !	Kenneth Willilam Austin	
Inventor's signature	e:		Date:
Residence Address	<u>:</u>		
City/State:		.,,	Zip Code:
Mailing Address:			
Citizenship: United	I States of America		

VIETZKL\DEN\59525.2

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Inventor's signature:	Date:
Residence Address:	·
City/State:	
Mailing Address:	
Citizenship: Republic of India	
Full name of fourth joint inventor: <u>Deborah L. Dierker</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	•

Full name of fifth joint inventor: <u>Beth Gallagher</u>	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of sixth joint inventor: <u>Jeffrey William Gass</u>	
Inventor's signature:	Date:
Residence Address:	
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Mailing Address:	
Citizenship: United States of America	
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Mailing Address:	
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Full name of eighth joint inventor: Marcel Leyva	·
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of ninth joint inventor: Sedettra Nicole Rankin	
Inventor's signature:	Date:
Residence Address:	<del></del>
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	
Full name of tenth joint inventor: Guruprasad M. Shenoy	
Inventor's signature:	Date:_27-May-2004.
Residence Address: 14430 N 19th Avenue, Apt #	117
City/State: Phocuix, Arizona	Zip Code:
City/State: Phocuix, Arizona Mailing Address: 20410 N 19th Avenue Suite #1	00 Phowx AZ-8502
Citizenship: Republic of India	

Full name of eleventh joint inventor: Mzilikazi Whitfield	
Inventor's signature:	Date:
Residence Address:	
City/State:	Zip Code:
Mailing Address:	
Citizenship: United States of America	



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### A CARD REPLACEMENT PROCESS

the specification of which is attache	ed hereto or w	/as f	iled on		as	
Application Serial No	and w	as	amended	on		(il
applicable).						

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

Prior Foreign Application(s)			Priority Not Claimed
	_		[ ]
Number	Country	Filing Date	
I hereby claim the application(s) listed		J.S.C. §119(e) of any Ur	nited States provisional
Application Numb	er Filing Da	te	
§365(c) of any PC and, insofar as the disclosed in the paragraph of 35 U Patent and Traden as defined in 37 C	T International applicate subject matter of orior United States and States and States and Office all inform S.F.R. §1.56 which be	S.C. §120 of any United Station designating the Unifersion designating the Unifersion of the claims of application in the manner viedge the duty to disclosation known to me to be became available between International filing date of	tted States, listed below this application is not er provided by the first se to the United States material to patentability en the filing date of the
Application Numb	er Filing Da	te Status (Paten	t, Pending, Abandoned)
all statements mad these statements which like so made are particles. Title 18 of the Unite	de on information and were made with the ounishable by fine o	de herein of my own know d belief are believed to be knowledge that willful fa r imprisonment, or both, that such willful false stat ent issued thereon.	be true; and further that lse statements and the under Section 1001 of
Declaration is exective Snell & Wilmer	cuted, I hereby auth	per and/or filing date is orize and request any a No. 20322, to insert above on when known.	ttorney associated with
Full name of sole o	r first joint inventor:	Kenneth Willilam Austin	
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